Attorney Docket No.: 134779.11601

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## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of

Timothy L. ROBINSON et al.

Confirmation No : 1329

Serial No.: 10/775,079

Group Art Unit: 3692

Filed:

February 11, 2004

Examiner: Susanna M. Diaz.

Title: A SYSTEM AND METHOD FOR DELAYING PAYMENT PROCESSING FOR BIOMETRICALLY-INITIATED FINANCIAL TRANSACTIONS

## AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION UNDER 37 C.F.R. § 1.116

Mail Stop AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 23313-1450

Sir:

This Amendment and Response constitutes a complete and timely reply to the Final Office Action mailed September 16, 2008 in the above-identified application. Because this Amendment and Response has been filed within two months of the date of the Final Office Action, a timely Advisory Action is requested. The following remarks are respectfully submitted

Amendments to the Claims begin on page 2.

Remarks begin on page 10.